

size that is not using Richmond money now.

"The proposition to make Washington one of the regional reserve centers will, I hardly think, be done, for the reason that Washington is not a commercial city, but has become a great social and political center, and many very wealthy people have their funds on deposit in Washington banks. Richmond would be the channel through which this money might be induced to come South, by making Washington a branch of the bank at Richmond; and practically the only need of a bank in Washington is a branch institution through which the government's transactions can be handled expeditiously.

"The business relations and trend of traffic and commerce in this country are of fifty years' standing, and have been built up through a common interest. These banks ought to be established with an eye to the commercial relations now in existence, and the bill so proposed, the function of the regional bank is more than a mere depot for collecting and delivering currency to its member banks, one of its fundamental reasons is to supply its members currency in times of stress through commercial readjustments from the section that it may serve. These will be more equitably distributed, if that bank at a money center conform to the natural trend of business, and it would then not be necessary to make investigations into the standing of these readjustments, as they would be known.

Create No New Money.
"You must remember that these regional banks do not create any new money, but are the mere channels through which the money already in existence is put into circulation. It therefore follows that the best interest of the section will be served by locating this bank at a money center that is already distributing its surplus in loans and investments in the territory contributory to the regional bank.

"As expressed to-day at the conference at Columbia, there is a unanimity of opinion as to the region that should be grouped together, and in no city in this region will all interests be as well served as in the selection of Richmond.

"If Washington should receive consideration at the hands of the committee (despite its noncommercial atmosphere), its political situation would, in my judgment, eliminate from its being located as the bank to handle the affairs of the Southern States. The whole atmosphere of Washington is political, and it is very hard to imagine that a bank could be established there which would be entirely free from political influences, with changing administrations. It would be unusually unfortunate to have such a bank the dominating feature from a financial standpoint in a section of the country which is essentially Democratic; and if loans should be made because of political influence rather than being based entirely upon financial responsibility, the system would be weakened, while on the other hand an administration not together in sympathy with the needs of the South might, through the agency of this bank, be put in a position where it could dominate its affairs financially, socially and politically."

MAY BE FATALLY HURT

Passenger Train Hits Wagon of A. W. Thompson, Hurling Him to Ground.

A. W. Thompson, twenty-five years old, a resident of Highland Park, was this morning at 11:30 o'clock, when it was struck by a north-bound passenger train on the Richmond and York River Railroad. The train was on the tracks at Second Street, and the wagon was on the street. The police had no report of the accident. At the Memorial Hospital last night it was said that he was unconscious and unable to tell anything.

As far as could be learned by one witness, the accident, Thompson probably did not hear the warning whistle of the engine as it was about to cross the tracks, and continued on his way. The engine hit his wagon, throwing him out, and he struck the ground headfirst.

Dr. Robert Whitehead, City Hospital ambulance surgeon, responded to a call and removed Thompson to the Memorial. Though he was unconscious, he was not at first thought that his condition was serious. About 6 o'clock last night he became worse, and Dr. J. H. Hensley and Dr. E. H. Terrell decided to perform an emergency operation.

GREAT OVERCOAT OPPORTUNITIES IN THIS Wonderful Berry Sale

Warm, big, long, generous Overcoats---Man's best friend during the storms of life---or, short, snappy, swagger Overcoats with the right kink---all here in the big sale!

- \$15 and \$12.50 Suits and Overcoats at \$9.65
- \$20 and \$18 Suits and Overcoats at \$12.65
- \$25 and \$22 Suits and Overcoats at \$17.65
- \$30 and \$28 Suits and Overcoats at \$21.65
- \$35 and \$32 Suits and Overcoats at \$24.65
- \$40 and \$38 Suits and Overcoats at \$27.65

Fur and Fur-lined Overcoats reduced in same proportion.

Boys', Girls', and Misses Coats at sensational prices!

O. H. Berry & Company

ESTABLISHED 1879.

operation. It was found that he had sustained a fractured skull, many bruises, and was probably injured internally. At midnight his condition was reported to be critical.

Builders Are Meeting.
[Special to The Times-Dispatch.]
Winston-Salem, N. C., January 14.—Members of the Builders' Exchange of North Carolina are here attending the annual meeting of that organization. There will be four sessions to-morrow.

The New Express Rates

Effective February 1, 1914

In conformity with the order of the Interstate Commerce Commission.

The following table is illustrative of some of the differences between the new and old rates.

Between	5 lbs.	10 lbs.	20 lbs.
RICHMOND and the following points:	Exp. Insured. New. Old. Rates Rates	Exp. Insured. New. Old. Rates Rates	Exp. Insured. New. Old. Rates Rates
Atlanta .....	.31 .60	.43 .75	.66 1.00
Charleston .....	.29 .60	.38 .75	.57 1.00
Jacksonville .....	.32 .70	.44 1.00	.60 1.25
Nashville .....	.31 .70	.43 .90	.66 1.20
Memphis .....	.35 .70	.50 1.00	.81 1.25
New Orleans .....	.38 .75	.55 1.10	.91 1.40

Food Products Carried at Still Lower Rates.

Express Service Means

Highest Class of Transportation

Free Insurance up to \$50

A Receipt for Each Shipment

Responsibility---Safety---Efficiency

Telephone or Write to Your Nearest Express Office

WANT CHANGES IN ELECTION LAWS

The committee of the Fair Election Society of the Ninth Congressional District, appointed to draft amendments to the election laws, met at Murphy's Hotel yesterday afternoon. Those present were: Senator R. Buchanan, Delegate John W. Chalkley, Delegate A. T. Lincoln, Senators J. Powell Hays and J. B. Bullitt. The society, which was organized about a year ago, is entirely nonpartisan, having in its membership Democrats, Republicans and Progressives. Its purpose is to prevent fraud in elections and to punish fraud when perpetrated. The committee adopted resolutions approving the following changes in the State election laws:

A bill to amend Section 3553 of the Code, offered by Messrs. Chalkley and Robertson, was read and passed. The section amended prohibits bribery of voters at elections, and the amendment is to make it clear that either the briber or the person bribed can be made to give evidence against the other, and that on doing he shall be immune from punishment.

Judges and Clerks.
A bill to amend Section 3554 of the Code. This is the section which provides for appointment of electoral boards and clerks at elections. The amendment allows the majority and minority parties to recommend three candidates for the board to appoint the board from the candidates so recommended, unless good cause be shown against them, two to be chosen from the majority and one from the minority party; and that the two leading parties shall have the right to recommend candidates for judges and clerks of election, and those so recommended, the majority party to have two judges and one clerk, and the minority one judge and one clerk. This was proposed by Mr. Chalkley at the last session, but failed of passage.

On a bill to make it a misdemeanor to give, lend, advance or furnish money, knowing that the same is to be used in the payment of the poll tax of any voter, the committee was divided, but passed by a majority vote.

Use of Money.
The committee also recommended amendments to Sections 1, 2 and 3 of the Backslide law. The proposed amendments make it a misdemeanor to pay money to another for the purpose of getting some other person to influence or try to influence voters. In the prosecutions in the Ninth District, recently made on the ground that money paid to a voter had not been paid to him to influence his vote, but for his day's work in behalf of a candidate, making it for the jury to decide whether he was paid for his vote or his work.

The amendment makes it a crime to pay money to another to work for a candidate, even if the money is a bona fide payment for his work, and not to induce his vote. The amendment seeks to make more clear the purposes for which a candidate or his friends legitimately spend money, the intent being to allow money to be used to educate and influence voters by argument, advertisement, circulars, public speaking and in every other legitimate way. Some members of the committee were of opinion that the whole election laws should be re-drafted, and made to conform to more advanced statutes adopted by some of the other States, but the majority was of opinion that in view of the amount of time before the present Legislature, only the above changes should be attempted at this time.

DEFAULT ON DEBT IS PLAN OF HUERTA

Washington, January 14.—Formal notice from the City of Mexico, through the American charge, to-day that the suspension of the payment of interest on the Mexican national debt covers a period of six months. This was not regarded here as conveying much encouragement to holders of Mexican bonds. State Department officials do not doubt that Huerta's intention still is to progress at the end of six months there will be another default.

Some administration officials believe General Huerta has deliberately held up these interest payments to force intervention if possible. In their view the provisional States government, as an intervenor, and thereby martyrize himself in the eyes of the Mexican people rather than to surrender the reins of power to the rebels.

Fire in Emporia Plant.
[Special to The Times-Dispatch.]
Emporia, Va., January 14.—At midnight Monday there was a fire at the plant of the Emporia Sash and Door Company. The volunteer fire company managed to keep the flames confined to the building in which they originated—a small storage-room near the main building. The damage will amount to a few hundred dollars.

Stuart Will Attend Banquet.
[Special to The Times-Dispatch.]
Lynchburg, Va., January 14.—Governor-elect Henry C. Stuart has advised the committee in charge that he hopes to attend the banquet to be given here Saturday night by the Commercial Hotel in honor of Senator Carter Glass. President Wilson has sent him regrets that a conflicting engagement will prevent him from being here.

HOOPING-COUGH OR CROUP

The Celebrated Efficacious Remedy Without Medication.

Roche's Herbal Embrocation

Will also be found very efficacious in cases of BRONCHITIS, LUNGACIA AND RHEUMATISM

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BANK SPECIAL TO CARRY BIG CROWD

Reserve Bank Forces Will Advance on Washington Sixty Strong.

WORKERS ARE OPTIMISTIC

Believe Combined Support of North and South Carolina Will Bring Victory

The allied forces of the city and Commonwealth aided by a strong delegation from North and South Carolina will make common cause before the national organization committee in Washington this afternoon. In the interest of a regional reserve bank for Richmond, the hearing has been set for 10 o'clock, and will, it is believed, consume several hours.

A dozen members of the executive committee having in charge Richmond's campaign for a regional bank, left for Washington yesterday afternoon at 3:50 o'clock to arrange the details for to-day's hearing. The party spent last night at the Raleigh Hotel, and was in consultation during the evening with several members of the Virginia delegation in Congress.

Special Leaves To-Day.
The Richmond delegation proper will leave at 8 o'clock this morning from Elba Station on a special train. Secretary C. P. Walford, Jr., who is in charge of the special, said last night that he expected between fifty and sixty to make the trip. The party will include the membership of the reserve bank committee, the members of the commercial organizations of the city to aid in the campaign. These will be followed by a large number of citizens who will come along of their own initiative.

A suspension of the rules of the General Assembly rushed through a joint resolution introduced by Senator Campbell of Richmond, yesterday, appointing a committee of eight from the Legislature to accompany the Richmond party this morning to the national party in Congress.

Delegates Montague, Chalkley, Pitts, Easley and Milledale. The legislative committee is instructed to present the General Assembly's endorsement of Richmond as the location for one of the regional reserve banks.

Mass and Annie Goring.
At the head of the delegation that will leave on the special train this morning will be the Governor, Mann Randolph, and his wife, Annie Goring. An invitation to join the Richmond party in Washington was sent by the local committee to Governor Crank, of North Carolina, but a message received from him yesterday expressed his regret that he could not go because of illness in his family. From the City Council will go President W. H. Adams, the Hon. J. B. Bullitt and President R. L. Peters, of the Common Council.

The special train is scheduled to leave Washington at 5 o'clock to-night on the return trip, arriving here at 10 o'clock. An argument before the organization committee is expected to be over by 6 o'clock, allowing a liberal margin to make the train.

Campaigners to Be There.
At Washington the Richmond party will be joined by the field committee, which has been conducting the campaign in North and South Carolina since January 6. It was decided to send a missionary to the City of Columbia, S. C., although the schedule called for three more days of campaigning. The campaign committee promises to bring along resolutions pledging the support of the two Carolinas to Huerta's cause.

While Greenville and Spartanburg, S. C., have endorsed Richmond unconditionally, Columbia's endorsement is made conditional on the elimination of that city from the race. Columbia's chances for appointment are regarded as negligible, the support of South Carolina's capital and with it to a great extent the support of the State at large, is counted upon by the Richmond forces.

The State of North Carolina, through the formal action of its legislature, is on record as favoring the appointment of Richmond in preference to any other city.

Charlotte alone made Richmond its second choice, reserving the first preference for itself. The practical elimination of Charlotte as a candidate for the location of the reserve bank virtually places North Carolina's support in the Richmond column.

Carolinas to Help.
The executive committee of the North Carolina Bankers' Association, appointed in Raleigh last week a committee to join the Richmond representatives.

Deaths.
FARLEY.—Died, Wednesday, January 14, 1914, at his residence, 1110 Second Street, Mr. ALBERT HOOPER, nephew of the late Louis Carpenter.

CURRIE.—Died, Wednesday, January 14, 1914, at his daughter's residence, Mrs. J. B. Currie, 1110 Second Street, Mr. JAMES B. HANGER, aged eighty-six. The remains will be shipped to Staunton for burial.

RESOLUTIONS OF RESPECT
AT A CALLED MEETING OF THE Board of directors of the Citizens' Building and Loan Association, No. 12, Incorporated, Series D, No. 14, Incorporated, and No. 15, Incorporated, held jointly at their office, in the City of Richmond, Va., on January 14, 1914, the following resolutions were adopted:

Arthur Wellesley Hargrove was born in Henrico County, Virginia, on January 28, 1855, and spent most of his life in the city of Richmond, where he was educated at Richmond Academy and Richmond College, and for many years was prominent in business and social circles. For about twenty years he was a member of these associations and their predecessors, and during the latter part of his membership one of their trustees. He was noted for punctuality and faithfulness in the discharge of duty, industry and integrity in business, devotion to his family, loyalty and affection for his friends, gentleness with his associates, and a sympathetic, cheerful and kindly disposition towards all persons. He departed this life on January 11, 1914, being stricken quite suddenly and unexpectedly while at his country home in Henrico County at the close of the Christmas holiday.

Therefore, he it resolved, first, That these associations have lost in their departed brother one of their most useful members and a faithful and efficient officer.

Second, That as a last tribute to him suitable floral designs be contributed by these associations for his obsequies, and the officers shall attend same in a body.

Third, That a copy of these resolutions be forwarded to his bereaved family as an expression of our heartfelt sympathy, and that others be published in the newspapers of the city.

Fourth, That a page in the minute book of each of these associations be devoted to the memory of this devoted and to his memory, wherein shall be inscribed this testimonial to his worth and our loss.

tion in pressing this city's cause before the organization committee to-day. The North Carolinians will be on hand to-day to lend their help. From Greenville, S. C., will come Governor Ansel on a like mission.

On the part of the hearing last night the delegates expressed themselves as more than ever confident of Richmond's success in securing the reserve bank headquarters, in the American National Bank Building, there was no full attendance on the sessions of the Grand Lodge, and the requirement for a committee on the business, composed of five past grand masters. These are to meet every three months.

Masons Adopt New Code.
[Special to The Times-Dispatch.]
Raleigh, N. C., January 14.—In the North Carolina Grand Lodge of Masons to-day the new code was adopted by an almost unanimous vote. Notable features are the provision for the payment of the mileage of delegates in attendance on the sessions of the Grand Lodge, and the requirement for a committee on the business, composed of five past grand masters. These are to meet every three months.

Death of Count Yukio Ito.
Tokyo, January 14.—Count Yukio Ito, fleet admiral of the Japanese navy, died to-day in his seventy-first year.

Count Ito had more to do with the development of the Japanese navy than any other man. He entered the service in 1863, and served for a considerable time in the United States.

During the Russo-Japanese War he was chief of the naval general staff, and contributed greatly by his strategy to Japanese victories.

OBITUARY
Mrs. Jane Wagner.
Mrs. Jane Wagner, one of the oldest residents of the Southside, died at the residence of her son-in-law, Mr. J. L. Moore, at Spencer, N. C., yesterday morning. She was eighty-three years old. Her husband, Mr. J. L. Moore, died at 462 East Canal Street, and funeral arrangements will be announced later.

Funeral of Mr. Hatcher.
The funeral of Harvey D. Hatcher, who died on Tuesday afternoon, will take place at 12 o'clock to-day from Park Place Methodist Church. Interment will be in Hollywood Cemetery.

Mr. Hatcher was president of the H. D. Hatcher Drug Company. He was thirty-eight years old. He is survived by his wife, Mrs. Minnie G. Hatcher; his mother, Mrs. Anna Thomas Hatcher; one sister, Mrs. Richard Russell Gregory, and by four brothers—William Charles, Thomas Edward, George Cox and Ritchie Hatcher.

Colonel H. C. Cowles.
[Special to The Times-Dispatch.]
Statesville, N. C., January 14.—Colonel H. C. Cowles died at his home here to-day at 12 o'clock following a stroke of paralysis early Monday morning. He was a son of the late Josiah Cowles, and was born at Hamptonville, Yadkin County, June 17, 1842. He came to Statesville soon after the war and served with the North Carolina Railroad as agent, conductor and secretary and treasurer, severing his connection with the road in 1888. He was appointed clerk of the United States Court for the Western District of North Carolina in 1892, when this office was abolished, and he was appointed deputy clerk, which position he held until his death. He was prominent in business life of the community, and accumulated considerable property. A wife and three children survive. The funeral will be held to-morrow at 4 o'clock.

W. F. L. Steele.
[Special to The Times-Dispatch.]
Rockingham, N. C., January 14.—W. F. L. Steele, prominent cotton millman, died at his home here this morning at the age of sixty-six years. Of a wealthy and influential family, he was one of the largest factors in the industrial development of his section. The funeral will be held to-morrow.

James Snow.
Stanardsville, Va., January 14.—James Snow, of Greene County's oldest citizens, died at his home here to-day at 12 o'clock. He was a member of the Washington County militia in 1861. He was severely wounded in battle near Newton, in Frederick County. He was master of Virginia Masons from 1881 to 1883.

Judge Reuben Murrell Page.
[Special to The Times-Dispatch.]
Bristol, Va., January 14.—Judge Reuben Murrell Page, aged seventy years, a member of the law firm of Page, Fulkerson & Hunt, died at his home here to-day at 12 o'clock to-night. He was the first county judge of Washington County following the reconstruction era, and served ten years, beginning in 1870. He was a Confederate cavalryman in the Civil War, entering as a member of the Washington County militia in 1861. He was severely wounded in battle near Newton, in Frederick County. He was master of Virginia Masons from 1881 to 1883.

A TREAT IN DANCE MUSIC

Our Victrola Department offers this week the following NEW BOSTONS or HESITATION WALTZES and ONE-STEP RECORDS for the Victrola: New Boston or Hesitation—Miss Caprice.

Marriage Market.
Nights of Gladness.
Gold and Silver.
Dreaming.

New Tangos—Argentine Tango.
Sunshine Girl Tango.
Tango Giallo.
Tango Medley.
Moore Tango.

New One-Steps—Robbing Up and Down.
Peg o' My Heart.
Dixieland Turkey Trot and One-Step.
Broadway Medley.
International Rag.

Drop in and hear them. It will be a pleasure to play any of these records.

The Carley Company

The House That Made Richmond Musical

by Deaconess Smith, of the Episcopal Mission.

He is survived by his wife, three sons and two daughters, as follows: Henry, Edward and William Snow, Mrs. John Haney and Miss Henrietta Snow. Mr. Snow was a soldier in Company D, Thirty-fourth Virginia Infantry, Wills Brigade, and served with distinction during the entire struggle, was a member of the Episcopal church.

Theron Waldrop.
[Special to The Times-Dispatch.]
Asheville, N. C., January 14.—Theron Waldrop, of Sunbury, who has been patient at a local hospital for the past several days, died at the institution last night at 9:30 o'clock. He was forty-four years of age, and had been connected with the Champion Fibre Company for the past several years. His body was taken to his former home at Tryon, N. C., to-day for interment.

Mrs. Samuel C. Thompson.
[Special to The Times-Dispatch.]
Montpelier, Va., January 14.—Mrs. Samuel C. Thompson died at her home here to-day at 12 o'clock. She was sixty-nine years of age, the interment taking place yesterday in the cemetery at Church of Our Saviour.

She is survived by her husband, four sons—Ernest, Frederick W. Traversa, Victor, Jr.—and four daughters—Rose J., Myra E., and Mrs. Spingler Dugan and Mrs. James L. Coates. She had been a resident of this place her entire life.

Judge Reuben Murrell Page.
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IF YOU ARE NERVOUS

or worried or vexed at trifles, your vital forces are slowly but surely deteriorating.

Scott's Emulsion overcomes nervousness better than anything else because its nourishing force enriches the blood and stimulates its flow to all the tissues and bathes the tiny nerve cells in the rich plasma by which they are nourished.

Shun alcoholic substitutes that stimulate and stupefy. Take Scott's Emulsion for your nerves. Its nutritive power is the greatest help that nature affords.

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Merchants who use electric signs never lose their way by choosing the wrong road to success. You cannot fail to attract new customers if you use an electric sign. It acts like an irresistible magnet—drawing all the trade within its reach.

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